

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

WILLIE J POWELL
SHARON R POWELL
Debtor(s)

Case No. 07-23236

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/11/2007.
- 2) The plan was confirmed on 05/15/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/17/2009.
- 5) The case was dismissed on 06/26/2009.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$86,010.60.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,044.00
Less amount refunded to debtor	\$378.00

NET RECEIPTS: **\$14,666.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,033.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$808.14
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,841.64**

Attorney fees paid and disclosed by debtor: \$1,466.50

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T MOBILITY LLC	Unsecured	472.73	NA	NA	0.00	0.00
BAXTER CREDIT UNION	Unsecured	4,834.00	4,909.16	4,909.16	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	131.19	131.19	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	9,408.00	9,408.00	9,408.00	3,018.05	7.50
CHASE HOME FINANCE	Secured	19,666.88	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	NA	NA	NA	0.00	0.00
CHASE MANHATTAN BANK USA	Unsecured	340.00	NA	NA	0.00	0.00
CITY OF CHICAGO WATER DEPT	Unsecured	100.00	NA	NA	0.00	0.00
COLLECTION	Unsecured	91.00	NA	NA	0.00	0.00
CONSOLIDATED PUBLIC SERVICES	Unsecured	452.80	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	80.00	NA	NA	0.00	0.00
CREDIT UNION 1	Unsecured	NA	6,490.56	6,490.56	0.00	0.00
CROSS CHECK	Unsecured	415.00	NA	NA	0.00	0.00
DIRECT MERCHANTS CREDIT CARD	Unsecured	699.00	NA	NA	0.00	0.00
DIRECT MERCHANTS CREDIT CARD	Unsecured	699.00	NA	NA	0.00	0.00
DIRECT MERCHANTS CREDIT CARD	Unsecured	699.00	NA	NA	0.00	0.00
ER SOLUTIONS INC	Unsecured	4,546.64	4,546.64	4,546.64	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	NA	1,500.00	1,500.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	1,300.20	1,300.20	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	22,881.00	22,880.51	22,880.51	715.02	1,174.23
NATIONAL CAPITAL MGMT LLC	Unsecured	1,365.00	1,400.53	1,400.53	0.00	0.00
OPTION ONE MORTGAGE CO	Secured	NA	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	935.00	934.51	934.51	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	743.00	743.25	743.25	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	699.00	699.28	699.28	0.00	0.00
RENT A CENTER	Unsecured	20.00	NA	NA	0.00	0.00
RENT A CENTER	Unsecured	1,910.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	705.36	705.36	0.00	0.00
SANTANDER CONSUMER USA	Secured	23,000.00	23,000.00	23,000.00	5,132.59	1,776.97
STATE COLLECTION SERVICES	Unsecured	370.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THE CHICAGO DEPT OF REVENUE	Unsecured	675.00	NA	NA	0.00	0.00
UNITED CREDIT RECOVERY LLC	Unsecured	NA	935.50	935.50	0.00	0.00
VERONICA EDWARDS	Unsecured	7,600.00	NA	NA	0.00	0.00
WILL COUNTY TREASURER	Secured	9,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$32,408.00	\$8,150.64	\$1,784.47
All Other Secured	\$22,880.51	\$715.02	\$1,174.23
TOTAL SECURED:	\$55,288.51	\$8,865.66	\$2,958.70
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,300.20	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,300.20	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,995.98	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,841.64</u>	
Disbursements to Creditors	<u>\$11,824.36</u>	
TOTAL DISBURSEMENTS :		<u>\$14,666.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/15/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.